

1.1 Total Project Cost

Sr. No.	Particular	Amount (Rs.)	Grant (%)	Grant Amount (Rs.)
1	Land and Building	6,537,706	60%	3,922,624
2	Machinery and Equipment	11,210,000	60%	6,726,000
3	Furniture and Fixture	483,000	60%	289,800
4	IT & It Infrastructure	100,000	60%	60,000
5	Transport vehical (Refer van and other)	-	60%	-
6	Preliminary Expenses	50,000	60%	30,000
7	Working Capital	631,790		
	Total	19,012,496		11,028,424

Total Project Costs means the costs incurred or to be incurred by a FPC in connection with or incidental to the Construction and acquisition of assets including preoprtative expenditure , design, construction and Working Capital

1.2 Means of Finance

Sr. No.	Particular	Bank Loan (%)	Amount (Rs.)
1	Govt. Grant under SMART Project	60%	11,028,424
2	Bank Finance - Long Term Loan	35%	6,415,747
3	Own Contribution	5%	1,568,325
	Total		19,012,496

This sheet provide details of how total project cost will raised

1.3 Financial Indicators

Sr. No.	Financial ratio	Estimated	Result	Permissible limit
1	Break Even Point (BEP)	24.76%	Project Viable	BEP shall be less than 60% <60%
2	Avg. Return on Capital Employed Average (ROCE)	21.79%	Project Viable	RoCE for the project shall be more than 20% >20%
3	Internal Rate of Return (IRR)	16.90%	Project Viable	The project internal rate of return shall be more than 12% >12%
4	Net present value (at a discount rate of 10 per cent)	5,044,071	NPV is high and positive at a conservative project life of 7 years	With a discount rate of 10% and a span of 7 operational years, the NPV should be positive Positive
5	Payback period	4.33	Project Viable	The Pack Back Period (Project/ Equity) shall be less than 7 years <7 years
6	Debt Service Coverage Ratio (DSCR)	6.34	Project Viable	DSCR shall be more than 2 for better performing project. >2

Amortization: Straight Line
 Method (SLM) is used
 Depreciation: Straight Line
 Method (SLM) is used

	SLM	WDY	Companies Act	IT Act
Land	0.00%			
Building	3.17%	10.00%		
Furniture and Electrification	10.00%	10.00%		
IT and Infrastructure	10.00%	40.00%		
Vehicle	11.88%	15.00%		
Plant and machinery	6.33%	15.00%		

Amortization: Straight Line
 Method (SLM) is used
 Pre-operative or pre-incubation

	20%
	20%

3.3 Amortization Schedule

Particulars	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Preliminary Expenses	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Total Value	10,000	10,000	10,000	10,000	10,000	10,000	10,000

3.4 Tax Schedule

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
EBIT	3,993,726	3,267,145	4,098,431	5,002,770	5,985,940	6,907,969	7,896,200
Add Depreciation as per companies	975,138	975,138	975,138	975,138	975,138	975,138	975,138
Less: Depreciation as per IT Act	2,423,571	2,085,139	1,797,981	1,553,101	1,343,566	1,163,767	1,009,132
Taxable Income	2,545,294	2,157,145	3,275,609	4,424,808	5,617,513	6,719,340	7,862,186
Provision of Taxes	636,323	539,286	818,902	1,106,202	1,404,378	1,679,835	1,965,546

Maximum Tax rate 25%

This Sheet refer for provision of tax calculation

4.1 Repayment Schedule

Loan Amount (Rs) 6,415,747
 Interest rate /PA 12%
 Loan Tenure in years 7
 Moratorium Period (In Months) 6
 EMI Rs. 118,850.94

Year	Particulars	Opening Balance	Interest	Principal Repayment	EMI	Closing Outstanding
Year 1	Month 1	6,415,747	64,157	-	64,157	6,415,747
	Month 2	6,415,747	64,157	-	64,157	6,415,747
	Month 3	6,415,747	64,157	-	64,157	6,415,747
	Month 4	6,415,747	64,157	-	64,157	6,415,747
	Month 5	6,415,747	64,157	-	64,157	6,415,747
	Month 6	6,415,747	64,157	-	64,157	6,415,747
	Month 7	6,415,747	64,157	54,693	118,851	6,361,054
	Month 8	6,361,054	63,611	55,240	118,851	6,305,813
	Month 9	6,305,813	63,058	55,793	118,851	6,250,020
	Month 10	6,250,020	62,500	56,351	118,851	6,193,670
	Month 11	6,193,670	61,937	56,914	118,851	6,136,755
	Month 12	6,136,755	61,363	57,483	118,851	6,079,272
Year 2	Month 13	6,079,272	60,793	58,058	118,851	6,021,214
	Month 14	6,021,214	60,212	58,639	118,851	5,962,575
	Month 15	5,962,575	59,626	59,225	118,851	5,903,350
	Month 16	5,903,350	59,033	59,817	118,851	5,843,532
	Month 17	5,843,532	58,435	60,416	118,851	5,783,117
	Month 18	5,783,117	57,831	61,020	118,851	5,722,097
	Month 19	5,722,097	57,221	61,630	118,851	5,660,467
	Month 20	5,660,467	56,605	62,246	118,851	5,598,221
	Month 21	5,598,221	55,982	62,869	118,851	5,535,352
	Month 22	5,535,352	55,354	63,497	118,851	5,471,855
	Month 23	5,471,855	54,719	64,132	118,851	5,407,722
	Month 24	5,407,722	54,077	64,774	118,851	5,342,949
Year 3	Month 25	5,342,949	53,429	65,421	118,851	5,277,527
	Month 26	5,277,527	52,775	66,076	118,851	5,211,451
	Month 27	5,211,451	52,115	66,736	118,851	5,144,715
	Month 28	5,144,715	51,447	67,404	118,851	5,077,311
	Month 29	5,077,311	50,773	68,078	118,851	5,009,233
	Month 30	5,009,233	50,092	68,759	118,851	4,940,475
	Month 31	4,940,475	49,405	69,446	118,851	4,871,029
	Month 32	4,871,029	48,710	70,141	118,851	4,800,888
	Month 33	4,800,888	48,009	70,842	118,851	4,730,046
	Month 34	4,730,046	47,300	71,550	118,851	4,658,495
	Month 35	4,658,495	46,585	72,266	118,851	4,586,229
	Month 36	4,586,229	45,862	72,989	118,851	4,513,241
Year 4	Month 37	4,513,241	45,132	73,719	118,851	4,439,522
	Month 38	4,439,522	44,395	74,456	118,851	4,365,066
	Month 39	4,365,066	43,651	75,200	118,851	4,289,866
	Month 40	4,289,866	42,899	75,952	118,851	4,213,914
	Month 41	4,213,914	42,139	76,712	118,851	4,137,202
	Month 42	4,137,202	41,372	77,479	118,851	4,059,723
	Month 43	4,059,723	40,597	78,254	118,851	3,981,470
	Month 44	3,981,470	39,815	79,036	118,851	3,902,433
	Month 45	3,902,433	39,024	79,827	118,851	3,822,607
	Month 46	3,822,607	38,226	80,625	118,851	3,741,982
	Month 47	3,741,982	37,420	81,431	118,851	3,660,551
	Month 48	3,660,551	36,606	82,245	118,851	3,578,305
Year 5	Month 49	3,578,305	35,783	83,068	118,851	3,495,237
	Month 50	3,495,237	34,952	83,899	118,851	3,411,339
	Month 51	3,411,339	34,113	84,738	118,851	3,326,601
	Month 52	3,326,601	33,266	85,585	118,851	3,241,016
	Month 53	3,241,016	32,410	86,441	118,851	3,154,576
	Month 54	3,154,576	31,546	87,305	118,851	3,067,270
	Month 55	3,067,270	30,673	88,178	118,851	2,979,092
	Month 56	2,979,092	29,791	89,060	118,851	2,890,032
	Month 57	2,890,032	28,900	89,951	118,851	2,800,081
	Month 58	2,800,081	28,001	90,850	118,851	2,709,231
	Month 59	2,709,231	27,092	91,759	118,851	2,617,473
	Month 60	2,617,473	26,175	92,676	118,851	2,524,797
Year 6	Month 61	2,524,797	25,248	93,603	118,851	2,431,194
	Month 62	2,431,194	24,312	94,539	118,851	2,336,655
	Month 63	2,336,655	23,367	95,484	118,851	2,241,170
	Month 64	2,241,170	22,412	96,439	118,851	2,144,731
	Month 65	2,144,731	21,447	97,404	118,851	2,047,327
	Month 66	2,047,327	20,473	98,378	118,851	1,948,950

	Month 67	1,948,950	19,489	99,361	118,851	1,849,588
	Month 68	1,849,588	18,496	100,355	118,851	1,749,233
	Month 69	1,749,233	17,492	101,359	118,851	1,647,875
	Month 70	1,647,875	16,479	102,372	118,851	1,545,502
	Month 71	1,545,502	15,455	103,396	118,851	1,442,106
	Month 72	1,442,106	14,421	104,430	118,851	1,337,677
Year 7	Month 73	1,337,677	13,377	105,474	118,851	1,232,202
	Month 74	1,232,202	12,322	106,529	118,851	1,125,673
	Month 75	1,125,673	11,257	107,594	118,851	1,018,079
	Month 76	1,018,079	10,181	108,670	118,851	909,409
	Month 77	909,409	9,094	109,757	118,851	799,652
	Month 78	799,652	7,997	110,854	118,851	688,798
	Month 79	688,798	6,888	111,963	118,851	576,835
	Month 80	576,835	5,768	113,083	118,851	463,752
	Month 81	463,752	4,638	114,213	118,851	349,539
	Month 82	349,539	3,495	115,356	118,851	234,183
	Month 83	234,183	2,342	116,509	118,851	117,674
	Month 84	117,674	1,177	117,674	118,851	(0)
		3239570.97		6415747.10		

This Sheet Provide details of loan repayment schedule. The borrower is able to check how much of the monthly EMI is being allocated towards the repayment of outstanding and interest respectively, depending on the rate of interest and tenure of the loan.

5.1 Closing and Opening Stock Calculation

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Opening Stock							
Agri Input							
Trading		1,233,844	1,360,313	1,496,344	1,642,578	1,799,694	1,968,415
Grain Processing		1,604,815	1,906,667	2,135,467	2,382,380	2,648,646	2,935,583
Horticulture Processing							
Total		2,928,659	3,266,979	3,631,811	4,024,958	4,448,340	4,903,998
Closing Stock							
Agri Input	5%						
Trading	5%	1,233,844	1,360,313	1,496,344	1,642,578	1,799,694	1,968,415
Grain Processing	5%	1,604,815	1,906,667	2,135,467	2,382,380	2,648,646	2,935,583
Horticulture Processing	5%						
Total		2,928,659	3,266,979	3,631,811	4,024,958	4,448,340	4,903,998

Closing Stock is an amount of unsold stock lying in your business on a given date. In simple words, it's the inventory which is still in your business waiting to be sold for a given period. The closing stock can be in various forms such as raw materials, in-process goods (WIP) or finished goods

Assumption:

- 1 Closing stock of each facility is 5%

5.2 Working Capital Calculation

Sr. No.	Particulars	Duration (In days)	Amount (Rs.)						
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
A	Accounts Receivables (Debtors)								
1	Agri Input		-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-
3	Cleaning & Grading		-	-	-	-	-	-	-
4	Soya Oil	15	1,561,839	1,757,069	1,967,917	2,195,458	2,440,832	2,705,256	2,990,020
5	Warehouse		-	-	-	-	-	-	-
6	Processing Unit - Horti Commodity		-	-	-	-	-	-	-
	Subtotal		1,561,839	1,757,069	1,967,917	2,195,458	2,440,832	2,705,256	2,990,020
B	Closing Stock		2,928,659	3,266,979	3,631,811	4,024,958	4,448,340	4,903,998	5,324,101
	Total		4,490,498	5,024,048	5,599,728	6,220,415	6,889,172	7,609,254	8,384,120
C	Accounts Payable & Accrued Expenses (Creditors)								
1	Agri Input		-	-	-	-	-	-	-
2	Custom Hiring		-	-	-	-	-	-	-
3	Cleaning & Grading	15	1,331,547	1,567,641	1,756,106	1,959,498	2,178,840	2,415,217	2,669,784
4	Soya Oil		-	-	-	-	-	-	-
5	Warehouse		-	-	-	-	-	-	-
	Processing Unit - Horti Commodity		-	-	-	-	-	-	-
	Total		1,331,547	1,567,641	1,756,106	1,959,498	2,178,840	2,415,217	2,669,784
D	Working Capital		3,158,950	3,456,408	3,843,622	4,260,917	4,710,332	5,194,037	5,714,336
	Own Contribution	20%	631,790						

Working capital, also known as net working capital (NWC), is the difference between a company's current assets, such as accounts receivable (customers' unpaid bills), and inventories of raw materials and finished goods, and its current liabilities, such as accounts payable. This sheet provide requirement of working capital for running business

6.1 Consolidated Profit and loss account for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue							
Facility 1 - Cleaning & Grading - Trading	24,471,008	28,331,632	31,168,176	34,217,545	37,493,931	41,012,412	44,789,006
Facility 2 - Processing Unit- Cleaning unit	38,004,750	42,755,344	47,885,985	53,422,802	59,393,566	65,827,891	72,757,143
Facility 3 - Warehouse	489,600	642,600	809,676	991,853	1,190,224	1,249,735	1,312,222
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Revenue	62,965,358	71,729,576	79,863,837	88,632,201	98,077,741	108,090,038	118,858,370
Variable Cost							
Facility 1 - Cleaning & Grading - Trading	23,443,031	27,079,786	29,790,849	32,705,319	35,836,759	39,199,579	42,809,090
Facility 2 - Processing Unit- Cleaning unit	32,400,982	38,145,920	42,731,904	47,681,122	53,018,452	58,770,271	64,964,747
Facility 3 - Warehouse	213,600	224,780	235,494	247,269	259,632	272,614	286,244
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Total Variable Cost	56,057,613	65,449,985	72,758,247	80,633,710	89,114,823	98,242,464	108,060,081
Fixed Cost							
Facility 1 - Cleaning & Grading - Trading	-	-	-	-	-	-	-
Facility 2 - Processing Unit- Cleaning unit	-	-	-	-	-	-	-
Facility 3 - Warehouse	-	-	-	-	-	-	-
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti Commodity	-	-	-	-	-	-	-
Admin Expenses	883,000	922,650	964,283	1,007,997	1,053,896	1,102,091	1,152,696
Total Fixed Cost	883,000	922,650	964,283	1,007,997	1,053,896	1,102,091	1,152,696
Total Cost	56,940,613	66,372,635	73,722,529	81,641,706	90,168,720	99,344,555	109,212,777
Profit Before Depreciation, Interest and Tax	6,024,745	5,356,940	6,141,308	6,990,494	7,909,021	8,745,483	9,645,593
Depreciation	975,138	975,138	975,138	975,138	975,138	975,138	975,138
Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Profit Before Interest and Tax	5,039,607	4,371,802	5,156,169	6,005,356	6,923,883	7,770,344	8,670,455
Interest on Term loan	1,045,881	1,104,657	1,057,738	1,002,586	937,942	862,376	774,255
Profit Before Tax	3,993,726	3,267,145	4,098,431	5,002,770	5,985,940	6,907,969	7,896,200
Less: Tax	636,323	539,286	818,902	1,106,202	1,404,378	1,679,835	1,965,546
Profit After Tax	3,357,403	2,727,859	3,279,529	3,896,568	4,581,562	5,228,134	5,930,653
Cumulative Profit	3,357,403	6,085,262	9,364,791	13,261,359	17,842,921	23,071,055	29,001,708

Projected Consolidated Profit and Loss account is to give a projection of how much money you will bring in by selling products or services and how much profit you will make from these sales.

7.1 Balancesheet for the Project

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
ASSETS							
Current Assets							
Cash and Bank Balance	4,637,856	7,614,530	11,049,489	14,996,260	19,509,452	24,525,604	30,093,719
Accounts Receivables							
Other Current Assets							
Total Current Assets	4,637,856	7,614,530	11,049,489	14,996,260	19,509,452	24,525,604	30,093,719
Gross Fixed Assets	18,330,706	17,355,568	16,380,429	15,405,291	14,430,153	13,455,015	12,479,876
Less: Depreciation	975,138	975,138	975,138	975,138	975,138	975,138	975,138
Net Fixed Assets	17,355,568	16,380,429	15,405,291	14,430,153	13,455,015	12,479,876	11,504,738
Preliminary & Pre- operative Expenses	40,000	30,000	20,000	10,000	0	0	0
TOTAL ASSETS	22,033,424	24,024,959	26,474,780	29,436,413	32,964,467	37,005,480	41,598,457
LIABILITIES & SHAREHOLDERS EQUITY							
CURRENT LIABILITIES							
Short Term Debt (Working capital loan)							
Accounts Payable & Accrued Expenses							
Other Current Liabilities							
Total Current Liabilities	0	0	0	0	0	0	0
Secured Long Term Debt	6,079,272	5,342,949	4,513,241	3,578,305	2,524,797	1,337,677	0
Differed Tax Liabilities							
TOTAL LIABILITIES	6,079,272	5,342,949	4,513,241	3,578,305	2,524,797	1,337,677	0
Share capital	1,568,325	1,568,325	1,568,325	1,568,325	1,568,325	1,568,325	1,568,325
Smart Grant -in-Aid	11,028,424	11,028,424	11,028,424	11,028,424	11,028,424	11,028,424	11,028,424
Reserves and Surplus							
Add: Opening Balance (P/L Account)	0	3,357,403	6,085,262	9,364,791	13,261,359	17,842,921	23,071,055
Profit & Loss) During the Year	3,357,403	2,727,859	3,279,529	3,896,568	4,581,562	5,228,134	5,930,653
Appropriation - Dividend							
Total Reserves	3,357,403	6,085,262	9,364,791	13,261,359	17,842,921	23,071,055	29,001,708
TOTAL EQUITY	15,954,152	18,682,011	21,961,540	25,858,108	30,439,670	35,667,804	41,598,457
TOTAL LIABILITIES & EQUITY	22,033,424	24,024,959	26,474,780	29,436,413	32,964,467	37,005,480	41,598,457
CONTROL TICKER							
(=Liability - Asset)	0.00	0.00	0.00	0.00	0.00	0.00	0.00

A projected balance sheet, also referred to as pro forma balance sheet, lists specific account balances on a business' assets, liabilities and equity for a specified future time. Using a projected balance sheet, financial personnel can present lenders and investors with detailed financial information about planned future asset expansion, making it easier to persuade capital providers to supply the required financing.

8.1 Cash Flow Statement for the Project

Sr.	Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
1	Operating Profit							
	Total Revenue	62,965,358	71,729,576	79,863,837	88,632,201	98,077,741	108,090,038	118,858,370
2	Equity/ Share capital	1,568,325						
	Reinvestment							
3	Smart Grant -in-Aid	11,028,424						
4	Long Term Loan	6,415,747						
5	Short Term Loan	2,369,213	3,456,408	3,843,622	4,260,917	4,710,332	5,194,037	5,714,336
	Sub Total (A)	84,347,067	75,185,984	83,707,459	92,893,118	102,788,073	113,284,075	124,572,706
	Cash Outflow (Rs.)							
1	Capital Expenditure							
a	Land and Building	6,537,706						
b	Machinery and Equipment	11,210,000						
c	Furniture & Fixtore	483,000						
d	It Infrastructure	100,000						
e	Vehicle	-						
f	Premilinary Expense	50,000						
2	Operational Expenditure							
a	Variable Cost	56,057,613	65,449,985	72,758,247	80,633,710	89,114,823	98,242,464	108,060,081
b	Fixed Cost	833,000	922,650	964,283	1,007,997	1,053,806	1,102,091	1,152,696
3	Loan Repayment							
	LTL - Principal	336,475	736,324	829,708	934,935	1,053,509	1,187,120	1,337,677
	LTL - Interest	761,575	689,888	596,563	491,276	372,703	239,091	88,535
	STL - Principal	2,369,213	3,456,408	3,843,622	4,260,917	4,710,332	5,194,037	5,714,336
	STL - Interest	234,306	414,769	461,235	511,310	565,240	623,284	685,720
4	Tax	636,323	539,286	818,902	1,106,202	1,404,378	1,679,835	1,965,546
	Sub Total (B)	79,709,212	72,209,310	80,272,500	88,946,347	98,274,881	108,267,923	119,004,591
	Net Cash Flow (A-B)	4,637,856	2,976,674	3,434,960	3,946,771	4,513,192	5,016,152	5,568,115
	Opening Cash and Bank		4,637,856	7,614,530	11,049,489	14,996,260	19,509,452	24,525,604
	Cumulative Cash Balance	4,637,856	7,614,530	11,049,489	14,996,260	19,509,452	24,525,604	30,093,719

A projected cash flow statement is used to evaluate cash inflows and outflows to deter. mine when, how much, and for how long cash deficits or surpluses will exist for a farm busin an upcoming time period.

9.1 Internal Rate of Return

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend		3,357,402.52	2,727,859.16	3,279,529.06	3,896,568.17	4,581,562.27	5,228,133.62	5,930,653.14
Add: Depreciation		975,138.28	975,138.28	975,138.28	975,138.28	975,138.28	975,138.28	975,138.28
Add: Preliminary expense written off		10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	0.00	0.00
Net Cash Accrual (A)		4,342,540.80	3,712,997.44	4,264,667.34	4,881,706.45	5,566,700.55	6,203,271.90	6,905,791.42
Initial Investment: Net Cash Accrual	(19,012,496)	4,342,540.80	3,712,997.44	4,264,667.34	4,881,706.45	5,566,700.55	6,203,271.90	6,905,791.42
IRR	16.90%							
Present Value Equivalent		0.86	0.73	0.63	0.54	0.46	0.39	0.34
Present Value of Future Inflows		3,714,835.64	2,717,165.20	2,669,760.18	2,614,294.13	2,550,212.35	2,431,056.20	2,315,172.39
Operating Net Cash Inflow					19,012,496.09			
Present Capital Outflow					19,012,496.09			
				0.00				

The internal rate of return (IRR) is a ratio used in financial analysis to estimate the profitability of potential investments. IRR is a discount rate that makes the net present value (NPV) of all cash flows equal to zero in a discounted cash flow analysis.

9.2 Break even Point

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Gross Receipts							
Facility 1 - Cleaning & Grading - 7	24,471,008	28,331,632	31,168,176	34,217,545	37,493,931	41,012,412	44,789,006
Facility 2 - Processing Unit- Clean	38,004,750	42,755,344	47,885,905	53,422,802	59,393,586	65,827,891	72,757,143
Facility 3 - Warehouse	489,600	642,600	809,676	991,853	1,190,224	1,249,735	1,312,222
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Herti	-	-	-	-	-	-	-
Total Receipts	62,965,358	71,729,576	79,863,837	88,632,201	98,077,741	108,090,038	118,858,370
Total Variable Exp	56,057,613	65,449,065	72,758,247	80,633,710	89,114,823	98,242,464	108,060,081
Contribution	6,907,745	6,279,590	7,105,590	7,998,491	8,962,918	9,847,574	10,798,289
Total Fixed exp	1,868,138	1,907,788	1,949,421	1,993,135	2,039,035	2,077,230	2,127,834
BEP	27%	30%	27%	25%	23%	21%	20%

Average BEP 24.76%

Break-even point (BEP) is a term in accounting that refers to the situation where a company's revenues and expenses were equal within a specific period. It means that there were no net profits or no net losses for the company. The main purpose of break-even analysis is to determine the minimum output that must be exceeded for a business to profit.

9.3 Net Present Value

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Profit after Tax & Dividend	3,357,403	2,727,859	3,279,529	3,896,568	4,581,562	5,228,134	5,930,653
Add: Depreciation	975,138	975,138	975,138	975,138	975,138	975,138	975,138
Add: Preliminary exp Written off	10,000	10,000	10,000	10,000	10,000	0	0
Net Cash Accrual (A)	4,342,541	3,712,997	4,264,667	4,881,706	5,566,701	6,203,272	6,905,791
PV Factor @ 10 %	0.91	0.83	0.75	0.68	0.62	0.56	0.51
Disc Cash Flow	3,947,764	3,068,592	3,204,108	3,334,271	3,456,483	3,501,585	3,543,763

Total Discounted Cash Flows 24,056,567

Present Value of Outflow 19,012,496

NPV 5,044,071.36

Net present value is the present value of the cash flows at the required rate of return of your project compared to your initial investment. If the NPV of a project or

9.4 Return On Investments

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Profit	3,357,403	2,727,859	3,279,529	3,896,568	4,581,562	5,228,134	5,930,653
Average net profit	4143101.14						
Total Project cost	19012496.09						
ROI	21.79%						

Return on investment (ROI) is a performance measure used to evaluate the efficiency or profitability of an investment

9.5 Payback Period (In years) - Project

Particulars	Y0	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Initial Investment	19,012,496							
Profit after Tax & Dividend		3,357,403	2,727,859	3,279,529	3,896,568	4,581,562	5,228,134	5,930,653
Add: Depreciation		975,138	975,138	975,138	975,138	975,138	975,138	975,138
Add: Preliminary exp Written off		10,000	10,000	10,000	10,000	10,000	-	-
Net Cash Accrual (A)		4,342,541	3,712,997	4,284,667	4,881,706	5,566,701	6,203,272	6,905,791
Cashflow - Initial investment		(14,669,955)	(10,956,958)	(6,692,291)	(1,810,584)	3,756,116		

Payback period (in years) - Project 4.33

The payback period refers to the amount of time it takes to recover the cost of an investment

9.6 Debt Service Coverage Ratio (DSCR)

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Net Operating Income	6,024,745	5,356,940	6,141,308	6,990,494	7,909,021	8,745,483	9,645,593
Add: Depreciation	975,138	975,138	975,138	975,138	975,138	975,138	975,138
Add: Amortization	10,000	10,000	10,000	10,000	10,000	-	-
Interest on TL	761,575	689,888	596,503	491,276	372,703	239,091	88,535
Total	7,771,459	7,031,966	7,722,949	8,466,908	9,266,862	9,959,712	10,709,266
Total Annual EMI	1,098,050	1,426,211	1,426,211	1,426,211	1,426,211	1,426,211	1,426,211
Debt Service Coverage Ratio (D)	7.08	4.93	5.42	5.94	6.50	6.98	7.51

Average DSCR 6.34

the debt-service coverage ratio (DSCR) is a measurement of a firm's available cash flow to pay current debt obligations. The DSCR shows investors whether a company has enough income to pay its debts.

9.7 Sensitivity Analysis

Quantity Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading - T	25,694,559	29,748,214	32,726,585	35,928,423	39,368,628	43,063,033	47,028,456
Facility 2 - Processing Unit- Clean	39,904,988	44,893,111	50,280,284	56,093,942	62,363,265	69,119,285	76,395,000
Facility 3 - Warehouse	514,080	674,730	850,160	1,041,446	1,249,735	1,312,222	1,377,833
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	66,113,626	75,316,055	83,857,029	93,063,811	102,981,628	113,494,540	124,801,289
Expenditure							
Fixed Cost (Excl. of Depreciation,	883,000	922,650	964,283	1,007,997	1,053,896	1,102,091	1,152,696
Variable Cost	58,860,494	65,449,985	72,758,247	80,633,710	89,114,823	98,242,464	108,060,081
Total Operational Expenses	59,743,494	66,372,635	73,722,529	81,641,706	90,168,720	99,344,555	109,212,777
Net Income	6,370,132	8,943,419	10,134,499	11,422,104	12,812,908	14,149,985	15,588,511

Cost Variation (+5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading - T	24,471,008	28,331,632	31,168,176	34,217,545	37,493,931	41,012,412	44,789,006
Facility 2 - Processing Unit- Clean	38,004,750	42,755,344	47,885,985	53,422,802	59,393,586	65,827,891	72,757,143
Facility 3 - Warehouse	489,600	642,600	809,676	991,853	1,190,224	1,249,735	1,312,222
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	62,965,358	71,729,576	79,863,837	88,632,201	98,077,741	108,080,038	118,858,370
Expenditure							
Fixed Cost (Excl. of Depreciation,	883,000	922,650	964,283	1,007,997	1,053,896	1,102,091	1,152,696
Variable Cost	58,860,494	68,722,485	76,396,159	84,665,395	93,570,564	103,154,587	113,463,085
Total Operational Expenses	59,743,494	69,645,135	77,360,442	85,673,392	94,624,461	104,256,678	114,615,781
Net Income	3,221,864	2,084,441	2,503,395	2,958,809	3,453,280	3,823,360	4,242,589

Quantity Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading - T	23,247,458	26,915,050	29,609,767	32,506,668	35,619,235	38,961,791	42,549,556
Facility 2 - Processing Unit- Clean	36,104,513	40,617,577	45,491,686	50,751,662	56,423,906	62,536,496	69,119,285
Facility 3 - Warehouse	465,120	610,470	769,192	942,260	1,130,713	1,187,248	1,246,611
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	59,817,091	68,143,097	75,870,645	84,200,591	93,173,854	102,683,536	112,915,452
Expenditure							
Fixed Cost (Excl. of Depreciation,	883,000	922,650	964,283	1,007,997	1,053,896	1,102,091	1,152,696
Variable Cost	53,254,733	62,177,486	69,120,335	76,602,024	84,659,082	93,330,341	102,657,077
Total Operational Expenses	54,137,733	63,100,136	70,084,617	77,610,021	85,712,979	94,432,432	103,809,773
Net Income	5,679,358	5,042,961	5,786,028	6,590,570	7,460,875	8,253,104	9,105,678

Cost Variation (-5%)	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Facility 1 - Cleaning & Grading - T	24,471,008	28,331,632	31,168,176	34,217,545	37,493,931	41,012,412	44,789,006
Facility 2 - Processing Unit- Clean	38,004,750	42,755,344	47,885,985	53,422,802	59,393,586	65,827,891	72,757,143
Facility 3 - Warehouse	489,600	642,600	809,676	991,853	1,190,224	1,249,735	1,312,222
Facility 4 - Custom Hiring	-	-	-	-	-	-	-
Facility 5 - Agri Input Centre	-	-	-	-	-	-	-
Facility 6 - Processing Unit - Horti	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Income	62,965,358	71,729,576	79,863,837	88,632,201	98,077,741	108,080,038	118,858,370
Expenditure							
Fixed Cost (Excl. of Depreciation,	883,000	922,650	964,283	1,007,997	1,053,896	1,102,091	1,152,696
Variable Cost	53,254,733	62,177,486	69,120,335	76,602,024	84,659,082	93,330,341	102,657,077
Total Operational Expenses	54,137,733	63,100,136	70,084,617	77,610,021	85,712,979	94,432,432	103,809,773
Net Income	8,827,626	8,629,440	9,779,220	11,022,180	12,364,762	13,657,606	15,048,597

Sensitivity analysis is a financial model that determines how target variables are affected based on changes in Quantity or cost variance known as input variables. Here it is assume 5% (+,-) while calculating sensitivity analysis

Grains Crops and Production Details

10.1 Details of members and non- members

Particulars	No.
Total No of Members Cultivating Grain Crops	500
Total No of Non- members Cultivating Grain Crops	0
Total	500
Average Land Holding per Member (Acres)	1.5
Total Cultivated Land under grain Crop(Acres)	750

10.2 Statement Showing Area,production,productivity and marketable Surplus of Crops

Season	Crop	Cultivation (%)	Total Land under cultivation (In Acres)	Yield/Acre (In quintals)	Total Production (In quintals)	Consumption in %	Marketable Surplus (In quintals)
Kharif	Soybean	50%	375	20	7500	5%	7125
	Red Gram/Tur	0%	0	0	0	0%	0
	Paddy/Rice	0%	0	0	0	0%	0
	Green Gram/Moong	0%	0	0	0	0%	0
	Maize	0%	0	0	0	0%	0
	Black Gram/Urdid	0%	0	0	0	0%	0
	Bajra	0%	0	0	0	0%	0
	Jawar	0%	0	0	0	0%	0
	Sunflower	0%	0	0	0	0%	0
Area Under Rabbi Cultivation (In Acres)		30%	225				
Rabbi	Wheat	0%	0	0	0	0%	0
	Bengal Gram/Channa	50%	112.5	15	1687.5	5%	1603.125
	Jawar	0%	0	0	0	0%	0
	Maize	0%	0	0	0	0%	0
	Safflower	0%	0	0	0	0%	0
		0%	0	0	0	0%	0
Area Under Summer Cultivation (In Acres)		5%	37.5				
Summer	Silk Cocoons	50%	18.75	10	187.5	2%	183.75
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0
		0%	0	0	0	0%	0

Note:- Please note the crops/fruits/vegetable grown in the FPC catchment which has marketable Surplus

10.3 Quantity of Marketable Surplus Produce Considered for Trading Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	0	0	0	0	0	0	0
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Urdid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	1603.125	1603.125	1762.4375	1843.59175	1923.75	2003.90625	2084.0625
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Silk Cocoons	183.75	183.8175	202.125	211.3125	220.5	229.6875	238.875
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0

10.4 Quantity of Marketable Surplus Produce Considered for Processing Business

Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Soybean	4987.5	5343.75	5700	6056.25	6412.5	6768.75	7125
Red Gram/Tur	0	0	0	0	0	0	0
Paddy/Rice	0	0	0	0	0	0	0
Green Gram/ Moong	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Black Gram/Urdid	0	0	0	0	0	0	0
Bajra	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Sunflower	0	0	0	0	0	0	0
Wheat	0	0	0	0	0	0	0
Bengal Gram/Channa	0	0	0	0	0	0	0
Jawar	0	0	0	0	0	0	0
Maize	0	0	0	0	0	0	0
Safflower	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Silk Cocoons	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0

Facility 2 - Grain Processing Unit - Dal Mill

13.1 Producers/ Capacity Utilization

5 Qls P Hour

Capacity
No. of Hours



Particulars	Y1	Y2	Y3	Y4	Y5	Y6	Y7
No. of Operation Days	125	134	143	151	160	169	178
Soybean	4,988	5,344	5,700	6,056	6,413	6,769	7,125
Red Gram/Tur	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Jowar	-	-	-	-	-	-	-
Sunflower	-	-	-	-	-	-	-
Wheat	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Jowar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Silk Cocoons	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Total Quantity to be Processed	4,988	5,344	5,700	6,056	6,413	6,769	7,125
Job Work (50%)	0%	0%	0%	0%	0%	0%	0%
Quantity for Processing and Trading for PC	100%	100%	100%	100%	100%	100%	100%
Job Work (50%)	-	-	-	-	-	-	-
Quantity for sale (50%)	-	-	-	-	-	-	-
Soybean	4,988	5,344	5,700	6,056	6,413	6,769	7,125
Red Gram/Tur	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Silk Cocoons	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
Output (KG)							
Soybean							
Soya Oil	997.50	1,068.75	1,140.00	1,211.25	1,282.50	1,353.75	1,425.00
Soya DOC	2,992.50	3,206.25	3,420.00	3,633.75	3,847.50	4,061.25	4,275.00
Soya waste material	997.50	1,068.75	1,140.00	1,211.25	1,282.50	1,353.75	1,425.00
Red Gram/Tur	-	-	-	-	-	-	-
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Paddy/Rice	-	-	-	-	-	-	-
Green Gram/ Moong	-	-	-	-	-	-	-
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Black Gram/Udid	-	-	-	-	-	-	-
Dal (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Bajra	-	-	-	-	-	-	-
Bengal Gram/Channa	-	-	-	-	-	-	-
Seed (80%)	-	-	-	-	-	-	-
Husk and Powder	-	-	-	-	-	-	-
Jowar	-	-	-	-	-	-	-
Maize	-	-	-	-	-	-	-
Safflower	-	-	-	-	-	-	-
Silk Cocoons	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-
0	-	-	-	-	-	-	-

13.2 Facility 2 - Profit and loss of Grain Processing Unit - Cleaning Grading Unit

100% 105.00% 110.25% 115.76% 121.55% 127.63% 134.01%

Particulars	Unit	Rate	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Revenue									
Seeds									
Soya Oil	100 Kg	10000	9,476,250	10,660,781	11,940,075	13,320,646	14,809,424	16,413,779	18,141,545
Soya DOC	100 Kg	10000	28,428,750	31,982,344	35,820,225	39,961,939	44,428,273	49,241,336	54,424,634
			-	-	-	-	-	-	-
			-	-	-	-	-	-	-
WASTE MATERIAL	Kg	1	99,750	112,219	125,685	140,217	155,889	172,777	190,964
Job Work Charges	Kg	0	-	-	-	-	-	-	-
Revenue			38,004,750	42,755,344	47,885,985	53,422,802	59,393,586	65,827,891	72,757,143
Expenses									
Variable Cost									
Soyabean	Quintals	6,500	32,418,750	36,471,094	40,847,625	45,570,632	50,663,820	56,152,400	62,063,179
	Quintals	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-
Other Material	10	200	997,500	1,122,188	1,256,850	1,402,173	1,558,887	1,727,766	1,909,636
Daily Labour	4	350	174,563	196,383	219,249	245,380	272,805	302,359	334,186
Electricity Charges	5	10	6,234	7,014	7,855	8,764	9,743	10,799	11,935
Loading/Unloading Charges	5	8	199,500	224,438	251,370	280,435	311,777	345,553	381,927
Packaging Exp		25	99,750	112,219	125,685	140,217	155,889	172,777	190,964
Transportation Charges		50	199,500	224,438	251,370	280,435	311,777	345,553	381,927
Add: Opening Stock				1,694,815	1,906,667	2,135,467	2,382,380	2,648,646	2,935,583
Less: Closing Stock			1,694,815	1,906,667	2,135,467	2,382,380	2,648,646	2,935,583	3,244,591
Total Variable Cost			32,400,982	38,145,920	42,731,904	47,681,122	53,018,432	58,770,271	64,964,747
Fixed Cost									
Machine Operator	1		-	-	-	-	-	-	-
Fixed Cost			-	-	-	-	-	-	-
Total expenses			32,400,982	38,145,920	42,731,904	47,681,122	53,018,432	58,770,271	64,964,747
Operating Profit			5,603,768	4,609,424	5,154,081	5,741,680	6,375,154	7,057,620	7,792,396

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of Dal Mill activity

Facility 3 - Warehouse
14.1 Capacity Utilization

Capacity 1,200.00 MT

No. of Month 12

Particular	Y1	Y2	Y3	Y4	Y5	Y6	Y7
Capacity Utilisation	20%	25%	30%	35%	40%	40%	40%
Total Quantity Stored per Annum	2,880.00	3,600.00	4,320.00	5,040.00	5,760.00	5,760.00	5,760.00

14.2 Facility 3 - Profit and loss of Warehouse

Particulars	Unit	Rate	100%	105.00%	110.25%	115.70%	121.55%	127.63%	134.01%
			Y1	Y2	Y3	Y4	Y5	Y6	Y7
Vegetable									
Storage Charges per MT per Month		170	489,600	642,600	809,676	991,853	1,190,224	1,249,735	1,312,222
Total Revenue			489,600	642,600	809,676	991,853	1,190,224	1,249,735	1,312,222
Expenses									
Variable Cost									
Damage	MT	8	38,400	40,320	42,336	44,453	46,675	49,009	51,460
Fumigation	MT	8	115,200	120,960	127,008	133,358	140,026	147,028	154,379
Electricity		5,000	60,000	63,000	66,150	69,458	72,930	76,577	80,406
Total Variable Cost			213,600	224,280	235,494	247,269	259,632	272,614	286,244
Fixed Cost									
Warehouse Manager	1		-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Total Expenses			213,600	224,280	235,494	247,269	259,632	272,614	286,244
Operating profit			276,000	418,320	574,182	744,584	930,592	977,121	1,025,977

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of Dal Mill activity

Dupont Coragen		2,800	-	-	-	-	-	-	-
Confidor Bayer		2,000	-	-	-	-	-	-	-
Loading & Unloading		10	-	-	-	-	-	-	-
Transportation Cost		100	-	-	-	-	-	-	-
Add. Opening Stock			-	-	-	-	-	-	-
Less: Closing Stock			-	-	-	-	-	-	-
Total Variable Cost			-	-	-	-	-	-	-
Fixed Cost									
Rent	12		-	-	-	-	-	-	-
Agri Input Center Manager	1		-	-	-	-	-	-	-
Support Staff	1		-	-	-	-	-	-	-
Electricity Charges	12		-	-	-	-	-	-	-
Total Fixed Cost			-	-	-	-	-	-	-
Operating cost			-	-	-	-	-	-	-
Operating Profit			-	-	-	-	-	-	-

This sheet provide details of sale, expenses and operating profit of agri input activity

Fixed Cost			-	-	-	-	-
Total expenses			-	-	-	-	-
Operating Profit			-	-	-	-	-

This sheet provide details capacity utilization of machines and also sale, expenses and operating profit of Dal Mill activity

